

FORM SE  
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

MortgageIT Securities Corp.

Exact Name of Registrant as Specified in Charter

Form 8-K, June 20, 2005, Series 2005-3

0001305551

Registrant CIK Number

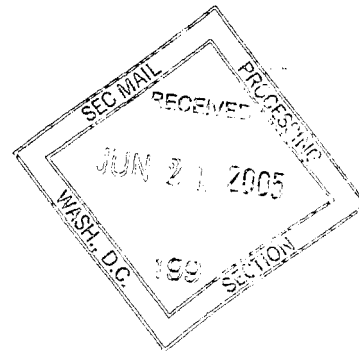
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Name of Person Filing the Document  
(If Other than the Registrant)



05058683



JUN 23 2005

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Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on behalf of the Registrant by the undersigned thereunto duly authorized.

MORTGAGEIT SECURITIES CORP.

By: 

Name:

John R. Cinti

Title:

Secretary

Dated: June 20, 2005

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS  
BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	P*

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\* The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

# **RMBS New Transaction**

**Computational Materials**

***[\$722,000,000] (approximate)***

***MortgageIT Trust 2005-3***

# **MortgageIT**

**MortgageIT Holdings, Inc.  
Seller**

**Wells Fargo Bank, N.A.  
Master Servicer**

**MortgageIT Securities Corp.  
Depositor**

**GMAC Mortgage Corporation  
Sub-Servicer**

**June 15, 2005**



Except as provided in the following paragraph, the attached tables and other statistical analyses (the "Computational Materials") are privileged and confidential and are intended for use by the addressee only. These Computational Materials are furnished to you solely by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch") and not by the issuer of the securities. The issuer of these securities has not prepared or taken part in the preparation of these materials. None of Merrill Lynch, the issuer of the securities nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable Prospectus Supplement and by any other information subsequently filed with the Securities and Exchange Commission. Except as provided in the following paragraph, the information herein may not be provided by the addressees to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

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Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of any offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the securities discussed in this communication for definitive information on any matter discussed in this communication. A final prospectus and prospectus supplement may be obtained by contacting the Merrill Lynch Trading Desk at (212) 449-3659.

Please be advised that asset-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risk. Investors should fully consider the risk of an investment in these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

*Recipients must read the information contained in the attached statement. Do not use or rely on this information if you have not received or reviewed the statement. If you have not received the statement, call your Merrill Lynch account executive for another copy. The collateral information set forth in the Computational Materials supersedes any previously distributed collateral information relating to the securities discussed in this communication and will be superseded by the information set forth in the final prospectus supplement.*

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### COLLATERAL SUMMARY

Aggregate Outstanding Principal Balance		\$722,026,550	
Aggregate Original Principal Balance		\$722,105,587	
Number of Mortgage Loans		2,667	
	<u>Minimum</u>	<u>Maximum</u>	<u>Average (1)</u>
Original Principal Balance	\$27,200	\$1,000,000	\$270,756
Outstanding Principal Balance	\$27,092	\$1,000,000	\$270,726
	<u>Minimum</u>	<u>Maximum</u>	<u>Weighted Average (2)</u>
Original Term (mos)	360	360	360
Stated remaining Term (mos)	353	360	359
Loan Age (mos)	0	7	1
Current Interest Rate	3.750%	7.125%	5.798%
Initial Interest Rate Cap	2.000%	6.000%	5.666%
Periodic Rate Cap	2.000%	2.000%	2.000%
Gross Margin	2.000%	2.750%	2.287%
Maximum Mortgage Rate	9.250%	18.250%	11.661%
Minimum Mortgage Rate	2.000%	4.950%	2.289%
Months to Roll	4	61	53
Original Loan-to-Value	16.71%	95.00%	74.81%
Credit Score (3)	621	819	732
	<u>Earliest</u>	<u>Latest</u>	
Maturity Date	11/01/2034	07/01/2035	

Lien Position	Percent of Mortgage Pool
1st Lien	100.00%

Year of Origination	Percent of Mortgage Pool
2004	0.19%
2005	99.81%

Occupancy	
Primary	85.37%
Investment	10.84%
Second Home	3.79%

Loan Purpose	
Purchase	58.32%
Refinance - Cashout	27.95%
Refinance - Rate/Term	13.72%

Loan Type	
ARM	100.00%

Property Type	
Single Family	59.02%
Planned Unit Development	25.24%
Condominium	10.92%
Two- to Four-Family	4.54%
Townhouse	0.28%

Amortization Type	
Fully Amortizing	14.34%
Interest Only	85.66%

(1) Sum of Principal Balance divided by total number of loans.

(2) Weighted by Outstanding Principal Balance.

(3) Minimum and Weighting only for loans with scores.

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**Mortgage Rates**

Range of Mortgage Rates	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
3.501% to 4.000%	1	\$575,998	0.08%	3.750%	710	\$575,998	77.32%	100.00%	100.00%
4.001% to 4.500%	4	1,694,906	0.23	4.484	744	423,727	72.21	58.11	79.18
4.501% to 5.000%	62	21,494,505	2.98	4.898	753	346,686	71.75	84.69	67.39
5.001% to 5.500%	592	164,409,719	22.77	5.398	740	277,719	73.43	54.12	77.76
5.501% to 6.000%	1,443	376,062,475	52.08	5.811	730	260,612	74.82	36.00	89.04
6.001% to 6.500%	498	137,280,422	19.01	6.272	724	275,663	76.53	23.02	88.29
6.501% to 7.000%	66	20,478,972	2.84	6.720	725	310,287	77.44	13.04	88.93
7.001% to 7.500%	1	29,553	0.00	7.125	795	29,553	80.00	100.00	0.00
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, Mortgage Rates borne by the Mortgage Loans ranged from 3.750% per annum to 7.125% per annum and the weighted average Mortgage Rate of the Rate Mortgage Loans was approximately 5.798% per annum.

**Remaining Months to Stated Maturity**

Range of Remaining Terms (Months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
353	1	\$575,998	0.08%	3.750%	710	\$575,998	77.32%	100.00%	100.00%
355	2	636,000	0.09	5.156	713	318,000	55.74	68.87	100.00
356	11	3,077,315	0.43	5.320	741	279,756	74.93	55.07	91.46
357	14	4,322,063	0.60	5.295	738	308,719	73.27	68.04	75.03
358	491	135,008,632	18.70	5.722	735	274,967	74.29	48.92	83.62
359	1,115	295,867,579	40.98	5.853	732	265,352	74.21	39.21	84.91
360	1,033	282,538,963	39.13	5.796	730	273,513	75.75	32.11	87.47
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, the remaining term to stated maturity of the Mortgage Loans ranged from 353 months to 360 months and the weighted average term to stated maturity of the Mortgage Loans was approximately 359 months.

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**Original Mortgage Loan Principal Balances**

Range of Original Mortgage Loan Principal Balances	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
\$50,000 or less	5	\$171,877	0.02%	6.619%	742	\$34,375	81.22%	32.96%	0.00%
\$50,001 to \$100,000	99	8,441,782	1.17	5.933	736	85,271	74.45	47.05	71.29
\$100,001 to \$150,000	404	52,191,918	7.23	5.840	727	129,188	76.28	53.15	77.48
\$150,001 to \$200,000	537	94,612,440	13.10	5.795	731	176,187	75.62	48.07	82.40
\$200,001 to \$250,000	397	89,341,745	12.37	5.766	729	225,042	75.09	45.72	85.40
\$250,001 to \$300,000	362	99,227,619	13.74	5.763	732	274,109	74.43	34.47	82.94
\$300,001 to \$350,000	273	88,982,930	12.32	5.739	735	325,945	74.80	28.58	91.72
\$350,001 to \$400,000	208	76,881,577	10.65	5.780	732	369,623	74.23	35.67	87.28
\$400,001 to \$450,000	97	41,612,221	5.76	5.908	731	428,992	75.55	29.75	85.47
\$450,001 to \$500,000	82	39,186,925	5.43	5.890	728	477,889	76.77	34.24	89.18
\$500,001 to \$550,000	72	37,986,892	5.26	5.807	734	527,596	75.23	34.75	86.17
\$550,001 to \$600,000	34	19,615,932	2.72	5.904	729	576,939	76.34	38.35	91.07
\$600,001 to \$650,000	37	23,386,054	3.24	5.753	738	632,056	75.17	40.53	94.73
\$650,001 to \$700,000	8	5,483,492	0.76	5.639	734	685,437	76.57	50.38	100.00
\$700,001 to \$750,000	10	7,294,021	1.01	5.528	756	729,402	68.26	40.28	89.95
\$750,001 to \$800,000	9	7,032,039	0.97	5.783	734	781,338	65.40	33.36	88.64
\$800,001 to \$850,000	6	4,930,036	0.68	5.766	734	821,673	71.35	33.35	66.65
\$850,001 to \$900,000	8	7,027,450	0.97	5.702	734	878,431	71.58	37.85	87.77
\$900,001 to \$950,000	3	2,776,400	0.38	5.960	705	925,467	73.42	34.00	34.00
\$950,001 to \$1,000,000	16	15,843,200	2.19	6.030	729	990,200	68.06	24.97	93.69
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, the outstanding principal balances of the Mortgage Loans ranged from approximately \$27,092 to approximately \$1,000,000 and the average outstanding principal balance of the Mortgage Loans was approximately \$270,726.

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**Product Types**

Product Types	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
3 Year/6 Month LIBOR ARM	59	\$16,401,603	2.27%	6.025%	725	\$277,993	73.35%	11.11%	0.00%
3 Year/1 Year LIBOR ARM	15	4,215,266	0.58	5.628	746	281,018	74.92	69.44	0.00
3 Year/1 Year CMT ARM	35	7,722,004	1.07	5.297	724	220,629	68.24	84.08	0.00
5 Year/6 Month LIBOR ARM	224	46,721,436	6.47	5.812	729	208,578	74.84	31.78	0.00
5 Year/1 Year LIBOR ARM	90	25,732,911	3.56	5.389	742	285,921	71.10	64.30	0.00
5 Year/1 Year CMT ARM	14	2,712,740	0.38	5.473	709	193,767	71.70	80.76	0.00
6 Month LIBOR IO ARM	9	2,687,220	0.37	5.552	746	298,580	77.46	25.35	100.00
3 Year/6 Month LIBOR IO ARM	399	126,832,653	17.57	5.948	730	317,876	76.05	24.33	100.00
3 Year/1 Year LIBOR IO ARM	11	5,681,900	0.79	5.716	746	516,536	78.79	22.60	100.00
3 Year/1 Year CMT IO ARM	44	15,258,236	2.11	5.133	744	346,778	75.92	84.56	100.00
5 Year/6 Month LIBOR IO ARM	1,569	389,701,358	53.97	5.865	729	248,376	74.97	34.66	100.00
5 Year/1 Year LIBOR IO ARM	125	50,996,480	7.06	5.541	743	407,972	73.62	53.76	100.00
5 Year/1 Year CMT IO ARM	73	27,362,743	3.79	5.464	753	374,832	73.71	92.74	100.00
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

**Amortization Type**

Amortization Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Fully Amortizing	437	\$103,505,960	14.34%	5.686%	732	\$236,856	73.10%	43.31%	0.00%
36 Month Interest-Only	55	20,940,136	2.90	5.291	745	380,730	76.70	67.75	100.00
60 Month Interest-Only	175	71,384,023	9.89	5.514	745	407,909	73.51	73.95	100.00
120 Month Interest-Only	2,000	526,196,431	72.88	5.879	729	263,098	75.25	31.66	100.00
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

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**State Distributions of Mortgaged Properties**

Geographic Distribution	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Alabama	5	\$707,625	0.10%	5.627%	745	\$141,525	79.91%	66.08%	100.00%
Alaska	1	344,000	0.05	5.750	695	344,000	80.00	100.00	100.00
Arizona	389	84,243,563	11.67	5.895	728	216,564	78.49	44.58	93.09
Arkansas	1	129,750	0.02	6.125	680	129,750	79.97	100.00	100.00
California	896	324,257,706	44.91	5.796	733	361,895	72.42	31.18	88.64
Colorado	83	18,084,749	2.50	5.734	728	217,889	78.02	52.02	84.12
Connecticut	9	3,233,867	0.45	5.832	732	359,319	67.97	16.33	79.50
Delaware	3	585,400	0.08	5.447	722	195,133	74.14	100.00	100.00
Florida	200	42,924,902	5.95	5.901	734	214,625	76.25	35.41	87.56
Georgia	32	6,641,169	0.92	5.875	728	207,537	77.82	43.15	82.72
Hawaii	2	931,740	0.13	5.640	720	465,870	76.14	0.00	100.00
Idaho	8	2,336,849	0.32	5.431	751	292,106	63.12	82.29	43.85
Illinois	122	28,908,495	4.00	5.797	730	236,955	77.22	36.88	68.05
Iowa	2	169,416	0.02	5.369	740	84,708	73.96	100.00	0.00
Kansas	6	1,116,792	0.15	5.978	699	186,132	79.26	53.44	86.49
Louisiana	6	1,222,037	0.17	5.418	728	203,673	79.67	78.40	56.53
Maryland	37	11,286,169	1.56	5.737	717	305,032	77.84	49.12	88.51
Massachusetts	16	3,359,525	0.47	5.858	730	209,970	76.94	33.90	54.75
Michigan	7	1,382,746	0.19	5.611	736	197,535	79.72	55.71	82.11
Minnesota	62	13,350,190	1.85	5.814	726	215,326	75.84	40.97	76.03
Mississippi	1	145,200	0.02	5.500	666	145,200	80.00	100.00	100.00
Missouri	11	3,243,999	0.45	5.386	741	294,909	77.50	64.07	87.54
Montana	3	719,320	0.10	6.265	716	239,773	68.90	0.00	100.00
Nevada	99	26,501,210	3.67	5.767	734	267,689	75.13	25.59	90.00
New Hampshire	5	1,183,600	0.16	5.877	735	236,720	79.77	18.29	77.42
New Jersey	16	4,284,603	0.59	5.708	725	267,788	78.06	47.88	80.32
New Mexico	7	1,073,192	0.15	6.291	735	153,313	80.51	12.82	62.39
New York	40	14,323,124	1.98	5.764	723	358,078	69.61	34.05	71.43
North Carolina	23	4,671,204	0.65	6.015	733	203,096	72.79	32.16	88.78
Ohio	3	436,100	0.06	5.244	726	145,367	81.15	100.00	72.48
Oklahoma	1	616,000	0.09	5.875	779	616,000	80.00	0.00	0.00
Oregon	108	21,072,985	2.92	5.723	745	195,120	73.96	51.45	84.58
Pennsylvania	18	2,172,996	0.30	5.878	716	120,722	76.69	46.31	52.71
Rhode Island	2	526,350	0.07	6.125	695	263,175	83.69	0.00	42.03
South Dakota	1	143,900	0.02	5.375	740	143,900	79.99	100.00	0.00
Texas	66	10,949,768	1.52	5.815	725	165,906	79.04	53.25	54.40
Utah	7	1,122,410	0.16	5.965	702	160,344	86.60	55.79	82.71
Virginia	40	11,594,630	1.61	5.780	730	289,866	77.08	32.60	77.93
Washington	287	65,476,069	9.07	5.697	738	228,140	77.47	59.09	88.52
West Virginia	1	170,186	0.02	5.500	774	170,186	73.99	100.00	0.00
Wisconsin	41	6,383,014	0.88	5.825	708	155,683	76.79	57.61	51.88
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

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No more than approximately 0.53% of the Mortgage Loans will be secured by mortgaged properties located in any one zip code.

#### Original Loan-to-Value Ratios

Range of Original Loan-to-Value Ratios	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
50.00% or less	100	\$25,399,827	3.52%	5.694%	749	\$253,998	40.64%	22.84%	75.73%
50.01% to 55.00%	53	13,831,332	1.92	5.596	730	260,969	52.48	30.32	76.96
55.01% to 60.00%	70	21,491,931	2.98	5.762	734	307,028	58.08	20.56	83.24
60.01% to 65.00%	167	52,068,823	7.21	5.711	735	311,789	63.69	18.19	82.47
65.01% to 70.00%	160	52,492,799	7.27	5.684	730	328,080	68.93	39.14	82.71
70.01% to 75.00%	255	80,422,988	11.14	5.880	726	315,384	73.95	32.29	84.37
75.01% to 80.00%	1,795	460,675,705	63.80	5.813	732	256,644	79.74	43.78	88.13
80.01% to 85.00%	19	4,272,050	0.59	5.781	725	224,845	83.67	50.48	86.02
85.01% to 90.00%	36	8,539,845	1.18	6.184	708	237,218	89.64	26.59	53.24
90.01% to 95.00%	12	2,831,250	0.39	5.907	718	235,938	94.67	66.90	81.66
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, the Original Loan-to-Value Ratios of the Mortgage Loans ranged from 16.71% to 95.00% and the weighted average Original Loan-to-Value of the Mortgage Loans was approximately 74.81%.

#### Loan Purpose

Loan Purpose	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Purchase	1,611	\$421,112,536	58.32%	5.808%	739	\$261,398	77.86%	38.91%	86.15%
Refinance - Cashout	710	201,815,878	27.95	5.847	722	284,248	69.29	34.52	84.93
Refinance - Rate Term	346	99,098,136	13.72	5.657	722	286,411	73.09	45.30	85.09
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

#### Property Type

Property Type	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Single Family	1,521	\$426,146,969	59.02%	5.784%	730	\$280,176	74.14%	37.64%	86.50%
Planned Unit Development	685	182,214,215	25.24	5.768	733	266,006	76.41	43.74	86.40
Condominium	350	78,839,018	10.92	5.820	737	225,254	76.04	37.61	81.33
Two- to Four-Family	100	32,813,808	4.54	6.101	735	328,138	71.49	24.83	82.11
Townhouse	11	2,012,540	0.28	5.712	725	182,958	78.36	27.06	70.73
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

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**Documentation**

Documentation	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Stated Income	1,307	\$374,228,293	51.83%	5.886%	733	\$286,326	76.06%	0.00%	87.04%
Full Documentation	1,113	278,414,623	38.56	5.654	730	250,148	76.39	100.00	83.90
No Documentation	162	42,697,730	5.91	5.862	735	263,566	57.78	0.00	82.72
No Ratio	85	26,685,904	3.70	5.972	730	313,952	68.03	0.00	89.58
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

**Occupancy**

Occupancy	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
Primary	2,225	\$616,362,060	85.37%	5.768%	729	\$277,017	75.39%	39.82%	85.52%
Investment	331	78,279,801	10.84	6.037	749	236,495	70.44	30.16	86.94
Second Home	111	27,384,689	3.79	5.798	751	246,709	74.20	34.24	85.34
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

The information set forth above with respect to occupancy is based upon representations of the related mortgagors at the time of origination.

**Mortgage Loans Age Summary**

Mortgage Loans Age (Months)	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
0	1,033	\$282,538,963	39.13%	5.796%	730	\$273,513	75.75%	32.11%	87.47%
1	1,115	295,867,579	40.98	5.853	732	265,352	74.21	39.21	84.91
2	491	135,008,632	18.70	5.722	735	274,967	74.29	48.92	83.62
3	14	4,322,063	0.60	5.295	738	308,719	73.27	68.04	75.03
4	11	3,077,315	0.43	5.320	741	279,756	74.93	55.07	91.46
5	2	636,000	0.09	5.156	713	318,000	55.74	68.87	100.00
7	1	575,998	0.08	3.750	710	575,998	77.32	100.00	100.00
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, the weighted average age of the Mortgage Loans was approximately 1 month.

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**Original Prepayment Penalty Term**

Original Prepayment Penalty Term	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
None	1,894	\$539,597,822	74.73%	5.780%	733	\$284,899	74.11%	39.44%	83.52%
36 Months	773	182,428,728	25.27	5.853	728	236,001	76.87	35.95	92.01
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

The weighted average prepayment penalty term at origination with respect to the Mortgage Loans having prepayment penalties is approximately 36 months.

**Credit Scores**

Range of Credit Scores	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
621 to 625	3	\$825,700	0.11%	6.113%	624	\$275,233	76.31%	100.00%	100.00%
626 to 650	19	4,801,927	0.67	5.870	641	252,733	75.01	93.09	96.21
651 to 675	219	57,472,553	7.96	5.896	666	262,432	74.17	50.68	82.80
676 to 700	388	102,286,853	14.17	5.888	689	263,626	75.13	41.93	83.49
701 to 725	592	159,693,068	22.12	5.846	713	269,752	76.16	30.80	86.16
726 to 750	542	149,156,973	20.66	5.764	738	275,197	75.07	31.93	87.79
751 to 775	497	134,996,464	18.70	5.731	762	271,623	74.71	41.60	87.63
776 to 800	328	92,601,610	12.83	5.701	786	282,322	72.99	42.45	84.50
801 to 819	79	20,191,402	2.80	5.804	808	255,587	71.29	43.67	74.28
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

The Credit Scores of the Mortgage Loans that were scored as of the Cut-off Date ranged from 621 to 819 and the weighted average Credit Score of the Mortgage Loans that were scored as of the Cut-off Date was approximately 732.

**Gross Margins**

Range of Gross Margins	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
1.501% to 2.000%	3	\$898,800	0.12%	5.311%	750	\$299,600	80.00%	24.34%	100.00%
2.001% to 2.500%	2,497	667,860,027	92.50	5.835	731	267,465	74.91	34.59	86.06
2.501% to 3.000%	167	53,267,723	7.38	5.348	744	318,968	73.47	88.56	80.41
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

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As of the Cut-off Date, the Gross Margins for the Mortgage Loans ranged from 2.000% per annum to 2.750% per annum and the weighted average Gross Margin of the Mortgage Loans was approximately 2.287% per annum.

**Maximum Mortgage Rates**

Range of Maximum Mortgage Rates	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
9.001% to 9.500%	1	\$105,560	0.01%	4.250%	679	\$105,560	58.89%	100.00%	0.00%
9.501% to 10.000%	33	13,400,018	1.86	4.850	756	406,061	70.46	81.15	61.73
10.001% to 10.500%	156	54,518,855	7.55	5.351	744	349,480	73.66	67.02	70.65
10.501% to 11.000%	129	44,922,320	6.22	5.595	741	348,235	72.76	70.67	80.99
11.001% to 11.500%	450	114,171,560	15.81	5.440	739	253,715	73.47	47.81	81.54
11.501% to 12.000%	1344	340,326,720	47.13	5.815	729	253,219	75.09	32.72	89.85
12.001% to 12.500%	483	132,911,472	18.41	6.274	723	275,179	76.46	22.57	88.10
12.501% to 13.000%	66	20,478,972	2.84	6.720	725	310,287	77.44	13.04	88.93
13.001% to 13.500%	1	29,553	-	7.125	795	29,553	80.00	100.00	0.00
16.501% to 17.000%	1	135,600	0.02	5.500	714	135,600	80.00	100.00	100.00
17.001% to 17.500%	1	650,000	0.09	5.125	780	650,000	70.19	0.00	100.00
17.501% to 18.000%	1	163,920	0.02	5.875	676	163,920	80.00	100.00	100.00
18.001% to 18.500%	1	212,000	0.03	6.125	669	212,000	80.00	100.00	100.00
<b>Total:</b>	<b>2,667</b>	<b>\$722,026,550</b>	<b>100.00%</b>	<b>5.798%</b>	<b>732</b>	<b>\$270,726</b>	<b>74.81%</b>	<b>38.56%</b>	<b>85.66%</b>

As of the Cut-off Date, the Maximum Mortgage Rates for the Mortgage Loans ranged from 9.250% per annum to 18.250% per annum and the weighted average Maximum Mortgage Rate of the Mortgage Loans was approximately 11.661% per annum.

**Next Rate Adjustment Date**

Next Rate Adjustment Date	Number of Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Mortgage Pool	Weighted Average Coupon	Weighted Average Credit Score	Average Principal Balance Outstanding	Weighted Average Original LTV	Percent Full Doc	Percent IO
October 2005	1	\$388,000	0.05%	6.000%	788	\$388,000	80.00%	0.00%	100.00%
November 2005	6	1,951,620	0.27	5.404	748	325,270	76.51	17.09	100.00
December 2005	2	347,600	0.05	5.881	687	173,800	80.00	100.00	100.00
November 2007	1	575,998	0.08	3.750	710	575,998	77.32	100.00	100.00
February 2008	5	1,465,605	0.20	5.153	723	293,121	75.73	30.57	100.00
March 2008	3	576,196	0.08	5.452	741	192,065	70.45	23.53	45.30
April 2008	142	45,685,058	6.33	5.750	732	321,726	76.11	43.83	81.57
May 2008	249	74,007,107	10.25	5.896	733	297,217	74.98	28.35	83.42
June 2008	161	53,016,098	7.34	5.892	729	329,293	75.71	25.15	87.18
July 2008	2	785,600	0.11	5.703	721	392,800	78.88	100.00	31.26
January 2010	2	636,000	0.09	5.156	713	318,000	55.74	68.87	100.00
February 2010	6	1,611,710	0.22	5.472	758	268,618	74.20	77.36	83.69
March 2010	11	3,745,867	0.52	5.270	738	340,533	73.70	74.89	79.60
April 2010	348	88,935,574	12.32	5.707	735	255,562	73.32	51.75	84.61
May 2010	860	219,908,852	30.46	5.842	732	255,708	73.93	43.06	85.27
June 2010	838	220,353,395	30.52	5.775	730	262,952	75.64	33.66	87.60

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July 2010	30	8,036,270	1.11	5.754	729	267,876	78.54	25.75	90.70
Total:	2,667	\$722,026,550	100.00%	5.798%	732	\$270,726	74.81%	38.56%	85.66%

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